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DECLARATION FILED WITH U.S. DESIGNATED OFFICE UNDER 35 U.S.C. 371 (c)(4)

Docket No. \_\_\_\_\_

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I verily believe I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named below) of the invention entitled: FINANCIAL SERVICES SYSTEM FOR REDUCINGRISKS IN INVESTMENTSdescribed and claimed in international application no. PCT/NZ98/00138 filed September 18, 1998 and as amended on \_\_\_\_\_ (if any), which I have reviewed and for which I solicit a United States patent;

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

**EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED WITHIN 12 MONTHS PRIOR TO THE INTERNATIONAL APPLICATION**

COUNTRY	APPLICATION NUMBER	FILING DATE (DAY/MO/YR)	ISSUE DATE (DAY/MO/YR)	35USC119 PRIORITY CLAIMED
New Zealand	328785	Sept. 19, 1997		(X)YES ( )NO
				( )YES ( )NO

**ALL FOREIGN APPLICATIONS, IF ANY, FILED MORE THAN 12 MONTHS PRIOR TO THE INTERNATIONAL APPLICATION**

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.) \_\_\_\_\_ (Filing Date) \_\_\_\_\_ (Status-patented, pending, abandoned) \_\_\_\_\_

(Application Serial No.) \_\_\_\_\_ (Filing Date) \_\_\_\_\_ (Status-patented, pending, abandoned) \_\_\_\_\_

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Donald L. Dennison      Reg. No. 19920  
Burton Scheiner      Reg. No. 24018Ira J. Schultz      Reg. No. 28666  
Scott T. Wakeman      Reg. No. 37750SEND CORRESPONDENCE TO:  
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(703) 412-1155 Ext. 23

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

100 Full name of sole or first inventor Vasilios Yioryios PAPAYIORYIOUInventor's signature [Signature] Date 13/3/2000Residence Wellington, New Zealand Citizenship New ZealandPost Office Address 114 Darlington, Road, Miramar, Wellington, New Zealand

Full name of second joint inventor \_\_\_\_\_

Inventor's signature \_\_\_\_\_ Date \_\_\_\_\_

Residence \_\_\_\_\_ Citizenship \_\_\_\_\_

Post Office Address \_\_\_\_\_

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Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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<b>STATEMENT CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) &amp; 1.27(b))--INDEPENDENT INVENTOR</b>	Docket Number (Optional)
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Applicant, Patentee, or Identifier: Vasilios Yioryios PAPAYIORYIOU

Application or Patent No.: PCT/NZ98/00138

Filed or Issued: September 18, 1998

Title: FINANCIAL SERVICES SYSTEM FOR REDUCING RISKS IN INVESTMENTS

As a below named inventor, I hereby state that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the Patent and Trademark Office described in:

the specification filed herewith with title as listed above.  
 the application identified above.  
 the patent identified above.

I have not assigned, granted, conveyed, or licensed, and am under no obligation under contract or law to assign, grant, convey, or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

No such person, concern, or organization exists.  
 Each such person, concern, or organization is listed below.

Separate statements are required from each named person, concern, or organization having rights to the invention stating their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

Vasilios Yioryios PAPAYIORYIOU

NAME OF INVENTOR

Signature of inventor

Date

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.